

Are You A Candidate For Identity Theft?

Rate Your Risk

Use the point system below to determine if you are at high risk of identity theft.



(5) I receive several offers for pre-approved credit cards every week.

(10) I carry my Social Security Card in my wallet.

(5) I do not have a P.O. Box or a secure mailbox.

(10) I carry my military ID in my wallet at all times.

(10) I do not shred or tear banking and credit information when I throw it in the trash.

(20) I provide my SSN whenever asked, and do not ask questions about how that information will be safeguarded.

(10) My drivers license still uses my social security number as the license number.

(5) I am required to use my SSN at work as an employee number.

(20) I have my SSN printed on my personal checks.

(5) I am listed in a "Who's Who" guide.

(5) A relative of mine has our family genealogy listed on an accessible web site that shows my date of birth, mother's maiden name and other information for anyone to access.

(10) I carry my health insurance card in my wallet and my SSN is my ID number.

(20) I have not ordered a copy of my credit report in over three years.

(10) I am a student and my SSN is my student ID number on campus.

(10) I do not believe people would peruse my trash looking for credit or financial information about me, or members of my family.

How did you score?

100 points or more: You are in serious danger of becoming a victim of identity theft. You are four times more likely than the average consumer of becoming a victim.

50-99 Points: Your likelihood of being victimized is about average, higher if you have excellent credit.

25-49 Points: Congratulations! You are at a low risk of being a victim of identity theft. Nevertheless, continue to make improvements to lower your risk.

Less than 25 Points: Your Crime Prevention IQ is in the genius range. Pass this test along to someone else who needs it more than you do. However, do what you can to get the point factor to 5 or less if you can.

How do thieves steal my identity?

There are several ways to have your identity stolen and used fraudulently. A thief can steal your wallet or purse and use the information inside to steal your ID. Mail theft is common especially around the first and middle of the months when people mail their bills. Bank Statements, Credit Card Statements, Utility Bills, and IRS Tax information are all good sources to get information needed to steal someone's identity.

How many of you think about using your spare time to dive through someone else's trash? Well thieves do this quite often. They will retrieve any information they can find intact to use in identity theft. BUY A SHREDDER and USE IT!!! Shred those important documents and bill stubs you do not plan to keep. Be careful when discarding old checks or the deposit slips in the back of your checkbook. Often people just throw these items away without realizing the consequences of their actions. Those deposit slips contain the same information as the actual check. With computer programs available to print checks, you can bet your account will become "overdrawn".

Some of these thieves are crafty. They will make a telephone call and pose as your landlord or employer to fraudulently obtain information about you that they can use. This is why it is important to advise your bank and credit card company not to release personal information over the phone. Some thieves may obtain your information from your workplace or buy it from someone with inside access to your personal information and is why you should check your credit report at least once a year.

How do I reduce my risk of being a victim of Identity Theft?

1. Obtain a copy of your credit report at least once a year.
2. Remove your Social Security Number from your Driver's License.
3. Do not put your SSN or DI numbers on your checks.
4. Carry your checkbook, ATM Card, and Credit Cards when you need them. Have numbers ready to cancel the cards should they become lost or stolen.



Download the Are You a Candidate for Identity Theft? guide